














# 2020 Market Monitoring Survey

The Consumer Market Monitoring Survey (MMS) assesses the performance of a range of product and service markets across the European Union, Iceland, Norway and the United Kingdom. It looks at consumers' experiences and perceptions of the markets using a standard set of indicators to allow consistent and comparable monitoring across markets, countries and survey waves. The indicators include both 'core' items, asked for all markets, as well as market-specific indicators that are asked for selected markets only (and in varying combinations). This factsheet covers the core indicators only.

MARKETS COVERED	
 New cars	 Clothing and footwear
 Bank accounts	 Insurance services
 Postal services	 TV subscriptions
 Mobile telephone services	 Internet provision
 Electricity services	 Gas services
 Recreational services	 Vehicle rental services
 Packaged holidays and tours	

## TECHNICAL NOTE

The MMS is conducted using CATI (Computer Assisted Telephone Interviews) and the target population is the general public aged 18 and older. Around 50,000 people are interviewed each wave across the 30 countries in scope. The 2020 wave of the survey was conducted between 27 July 2020 and 26 October 2020.

## FURTHER INFORMATION

**Survey microsite:**  
<https://public.tableau.com/views/ConsumerMarketMonitoringSurvey/Start?:showVizHome=no>

**EC website:**  
[https://ec.europa.eu/info/policies/consumers/consumerprotection/evidence-based-consumer-policy/marketmonitoring\\_en](https://ec.europa.eu/info/policies/consumers/consumerprotection/evidence-based-consumer-policy/marketmonitoring_en)

**Email:** [JUST-E3@ec.europa.eu](mailto:JUST-E3@ec.europa.eu)



## OVERVIEW OF FINDINGS

The MMS contains seven core indicators: trust in markets; ratings of purchasing experiences; ease of comparing products/services; experience of problems giving cause for complaint; experience of detriment; complaining; and satisfaction with complaint outcomes.

In the Netherlands, levels of trust in the thirteen markets covered range from a high of 94% for the mobile telephone services market and the clothing and footwear market, to a low of 84% for the insurance services market.

Between 91% (TV subscriptions market) and 98% (clothing and footwear market and vehicle rental services market) of consumers in the Netherlands report positive experiences of purchasing goods or services in the thirteen markets. Between 66% (insurance services market) and 90% (clothing and footwear market) find it easy to compare the offers of different retailers/providers/operators.

Between 4% and 14% of consumers in the Netherlands have experienced a problem in the thirteen markets that they feel gave cause for complaint – compared with 7%-14% across the EU27 as a whole. Of this group, between 12% and 42% have experienced financial loss as a result of the problem, while between 73% and 91% have experienced other, non-financial impacts, such as a loss of time, anger, frustration, stress or anxiety.

Of all those who have experienced problems in the Netherlands, between 52% (gas services market) and 88% (mobile telephone services market) went on to make a complaint.

## How much do you trust the providers/retailers/operators overall?

Base: Adults (aged 18+); Data labels <5% not shown



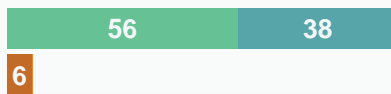
### New cars



	NL	EU27
a great deal	90%	83%
a fair amount	10%	15%



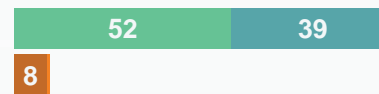
### Clothing and footwear



	NL	EU27
a great deal	94%	84%
a fair amount	6%	15%



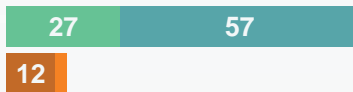
### Bank accounts



	NL	EU27
a great deal	91%	78%
a fair amount	9%	22%



### Insurance services



	NL	EU27
a great deal	84%	75%
a fair amount	14%	24%



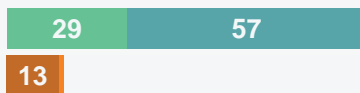
### Postal services



	NL	EU27
a great deal	92%	85%
a fair amount	7%	14%



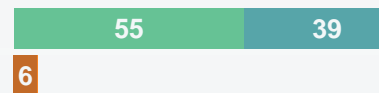
### TV subscriptions



	NL	EU27
a great deal	86%	77%
a fair amount	14%	22%



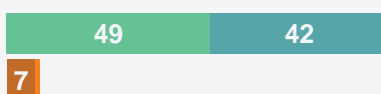
### Mobile telephone services



	NL	EU27
a great deal	94%	77%
a fair amount	6%	23%



### Internet provision



	NL	EU27
a great deal	91%	75%
a fair amount	8%	24%



### Electricity services



	NL	EU27
a great deal	92%	77%
a fair amount	8%	21%



### Gas services



	NL	EU27
a great deal	89%	82%
a fair amount	10%	17%



### Recreational services



	NL	EU27
a great deal	91%	87%
a fair amount	9%	12%



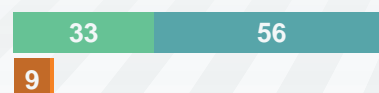
### Vehicle rental services



	NL	EU27
a great deal	93%	86%
a fair amount	7%	14%



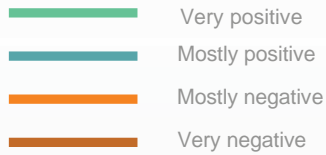
### Packaged holidays and tours



	NL	EU27
a great deal	89%	81%
a fair amount	9%	16%

## How would you rate your experiences of purchasing products/services in this market?

Base: Adults (aged 18+); Data labels <5% not shown



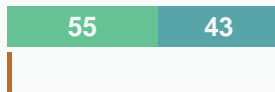
### New cars



	NL	EU27
Very positive	97%	94%
Mostly positive	3%	5%



### Clothing and footwear



	NL	EU27
Very positive	98%	95%
Mostly positive	2%	4%



### Bank accounts



	NL	EU27
Very positive	97%	89%
Mostly positive	3%	9%



### Insurance services



	NL	EU27
Very positive	92%	89%
Mostly positive	3%	9%



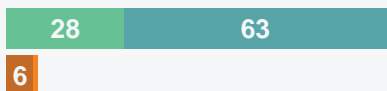
### Postal services



	NL	EU27
Very positive	97%	91%
Mostly positive	2%	7%



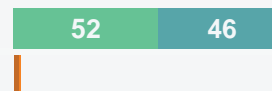
### TV subscriptions



	NL	EU27
Very positive	91%	88%
Mostly positive	7%	10%



### Mobile telephone services



	NL	EU27
Very positive	97%	89%
Mostly positive	3%	10%



### Internet provision



	NL	EU27
Very positive	96%	87%
Mostly positive	3%	11%



### Electricity services



	NL	EU27
Very positive	96%	86%
Mostly positive	3%	10%



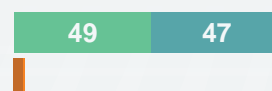
### Gas services



	NL	EU27
Very positive	95%	89%
Mostly positive	4%	9%



### Recreational services



	NL	EU27
Very positive	96%	96%
Mostly positive	4%	3%



### Vehicle rental services



	NL	EU27
Very positive	98%	93%
Mostly positive	2%	6%



### Packaged holidays and tours



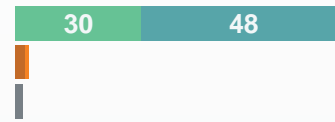
	NL	EU27
Very positive	94%	91%
Mostly positive	4%	6%

## How easy or difficult was it to compare the services or products of different providers/retailers/operators?

Base: Adults (aged 18+); Data labels <5% not shown



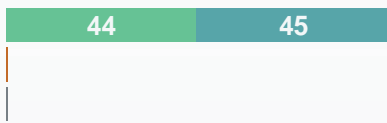
### New cars



Response	NL	EU27
Very easy	30	77
Fairly easy	48	75
Fairly difficult	3	3
Very difficult	2	6
Don't know	17	4



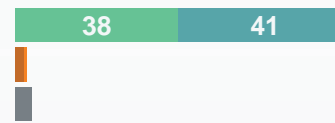
### Clothing and footwear



Response	NL	EU27
Very easy	44	90
Fairly easy	45	79
Fairly difficult	0	4
Very difficult	0	3
Don't know	11	3



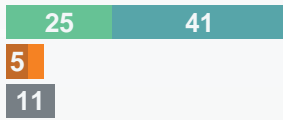
### Bank accounts



Response	NL	EU27
Very easy	38	79
Fairly easy	41	57
Fairly difficult	3	11
Very difficult	4	9
Don't know	14	9



### Insurance services



Response	NL	EU27
Very easy	25	66
Fairly easy	41	65
Fairly difficult	5	9
Very difficult	11	11
Don't know	18	7



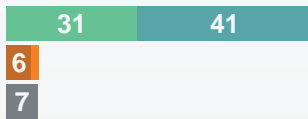
### Postal services



Response	NL	EU27
Very easy	35	80
Fairly easy	46	64
Fairly difficult	3	1
Very difficult	2	6
Don't know	14	11



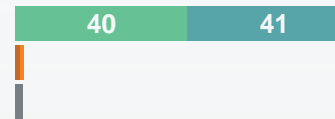
### TV subscriptions



Response	NL	EU27
Very easy	31	72
Fairly easy	41	68
Fairly difficult	6	8
Very difficult	7	8
Don't know	15	7



### Mobile telephone services



Response	NL	EU27
Very easy	40	81
Fairly easy	41	71
Fairly difficult	3	2
Very difficult	2	7
Don't know	14	5



### Internet provision



Response	NL	EU27
Very easy	33	76
Fairly easy	43	70
Fairly difficult	3	3
Very difficult	3	8
Don't know	18	6



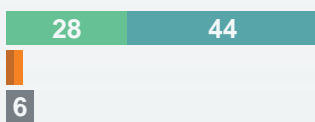
### Electricity services



Response	NL	EU27
Very easy	34	81
Fairly easy	47	59
Fairly difficult	3	2
Very difficult	2	11
Don't know	14	12



### Gas services



Response	NL	EU27
Very easy	28	72
Fairly easy	44	61
Fairly difficult	6	4
Very difficult	6	11
Don't know	16	11



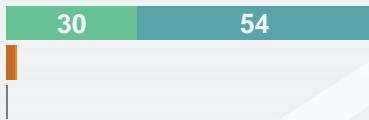
### Recreational services



Response	NL	EU27
Very easy	35	81
Fairly easy	47	75
Fairly difficult	3	2
Very difficult	2	5
Don't know	13	4



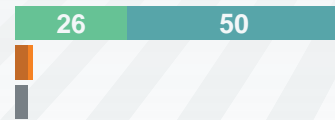
### Vehicle rental services



Response	NL	EU27
Very easy	30	84
Fairly easy	54	74
Fairly difficult	2	2
Very difficult	0	5
Don't know	14	4



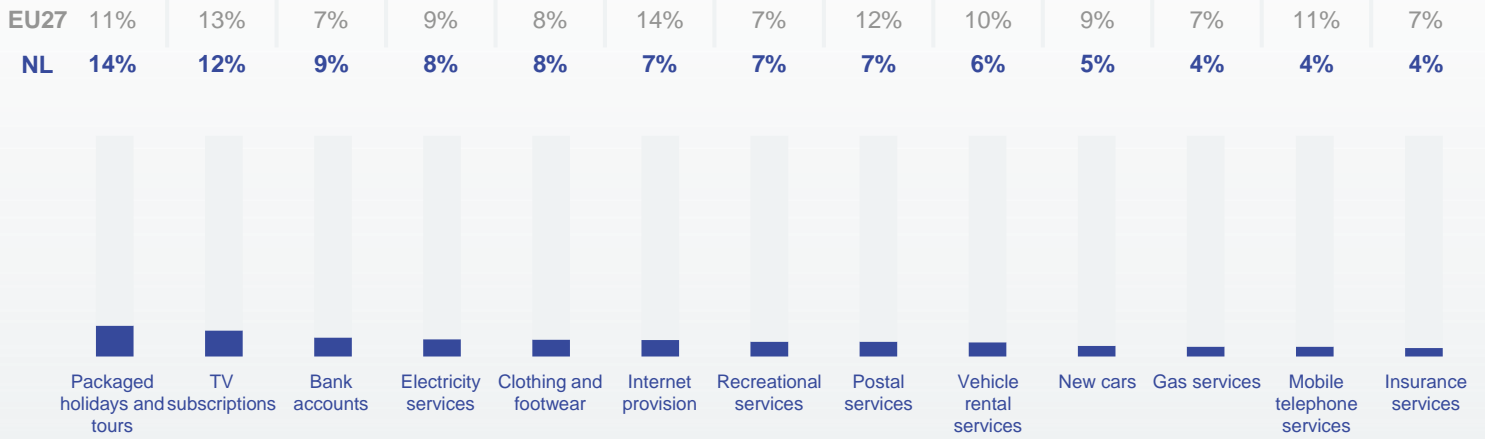
### Packaged holidays and tours



Response	NL	EU27
Very easy	26	76
Fairly easy	50	71
Fairly difficult	3	4
Very difficult	2	6
Don't know	19	5

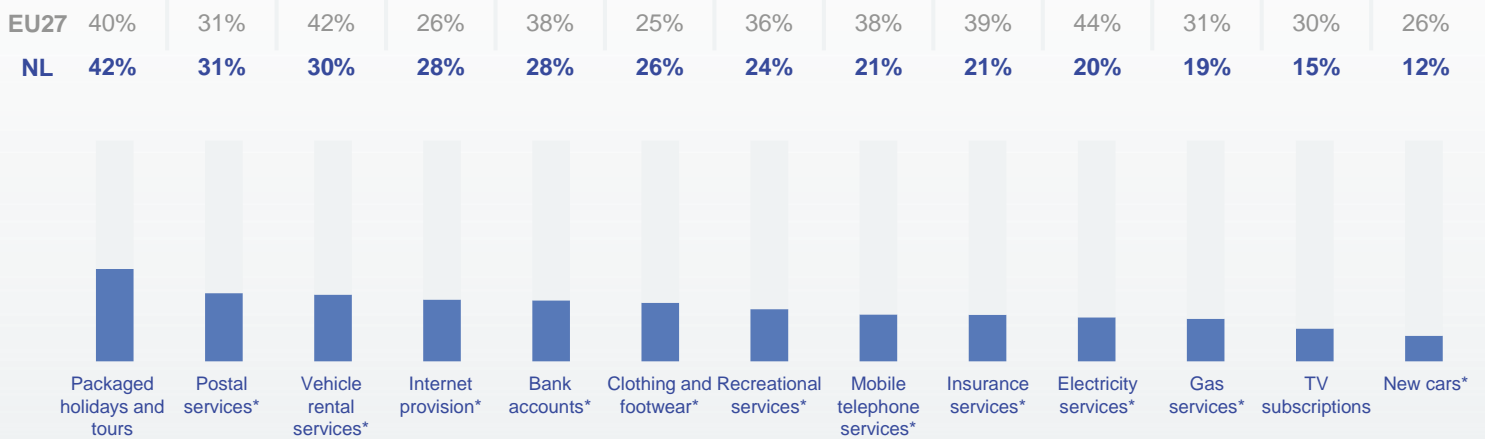
## Have you experienced problems with the products or services you purchased? (% yes)

Base: Adults (aged 18+)



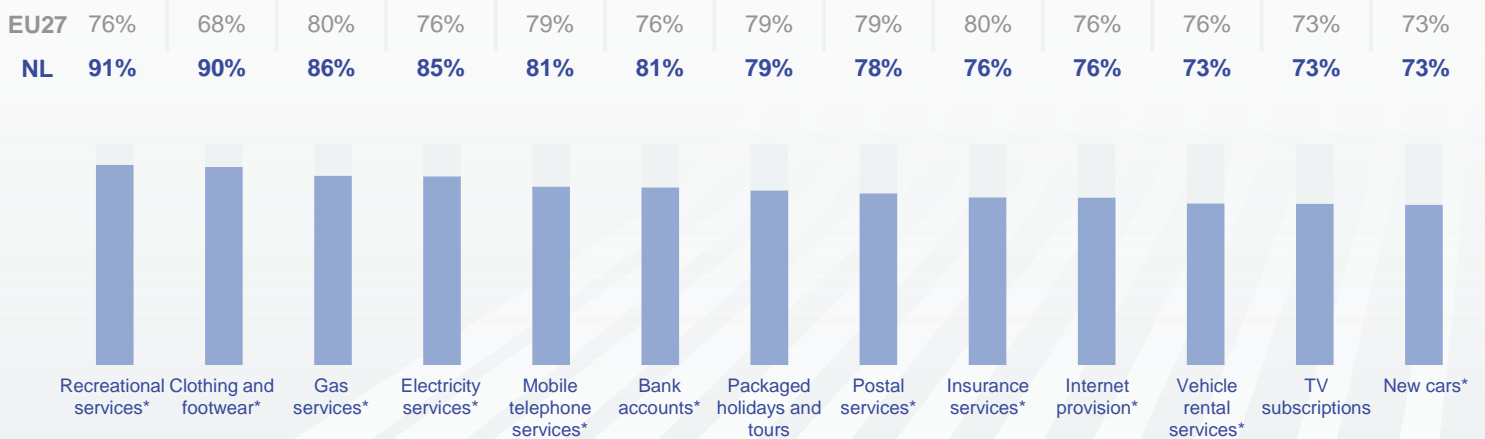
## Did you personally experience financial loss? (% yes)

Base: Adults (aged 18+) who experienced a problem



## Did you personally experience other non-financial impacts such as loss of time, anger, frustration, stress, anxiety? (% yes)

Base: Adults (aged 18+) who experienced a problem

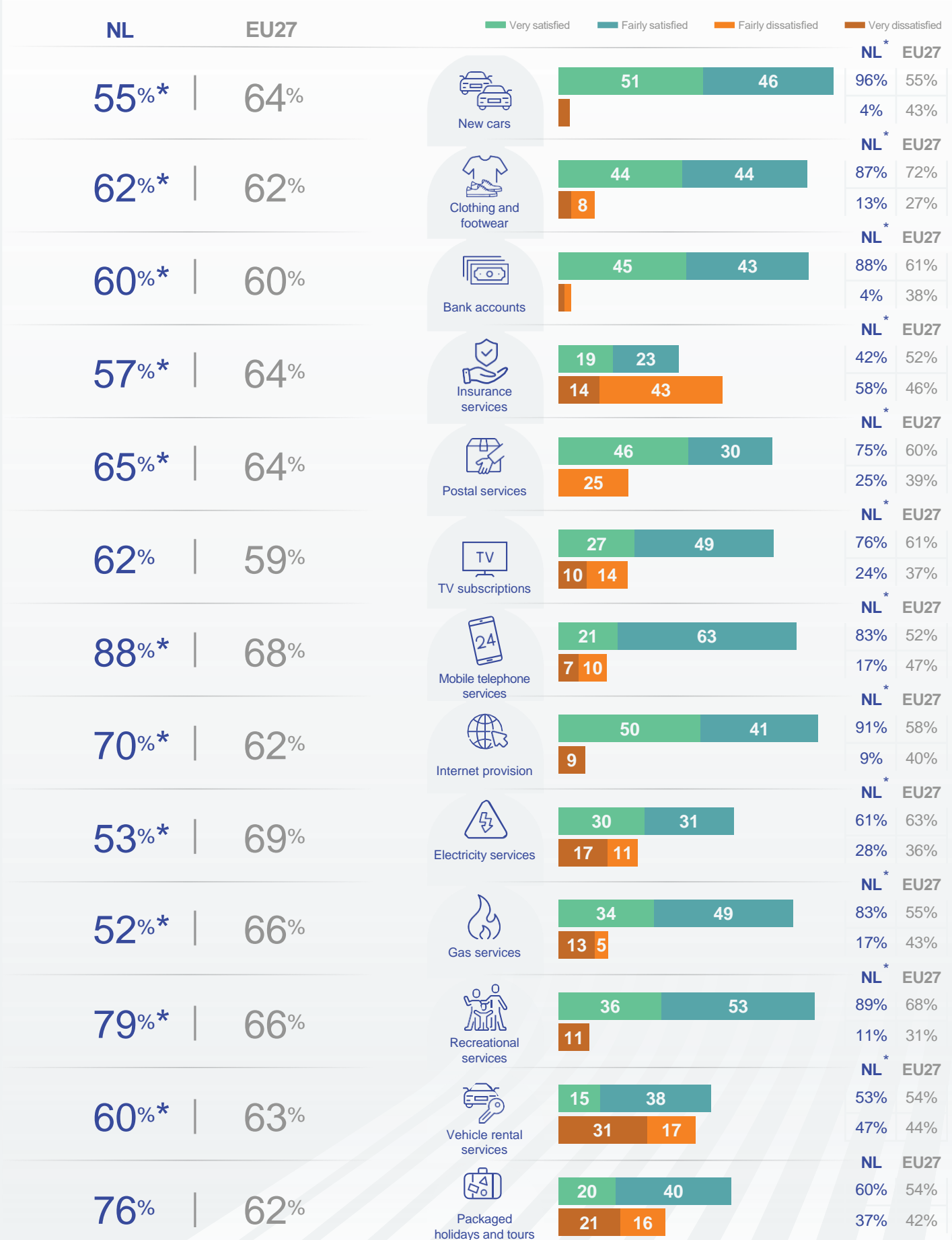


## Thinking about the most recent problem did you make a complaint? (% yes)

Base: Adults (aged 18+) who experienced a problem

## How satisfied were you with the complaint outcome?

Base: Adults (aged 18+) who made a complaint; Data labels <5% not shown



\*Base size < 50  
Percentages of 'don't know' responses are not shown here. As a result, the figures generally do not add up to 100%